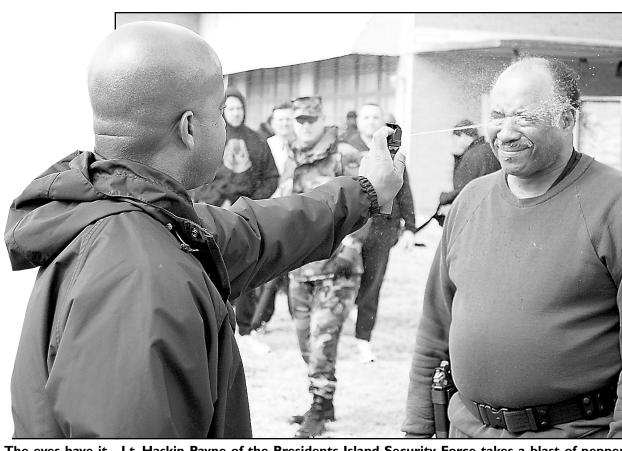
- Sexual assault is truly an ugly crime p. 2
- Plotting the future of the MC rating

page 8

Security department completes first ASF Academy



The eyes have it - Lt. Haskin Payne of the Presidents Island Security Force takes a blast of pepper spray from ASF Academy instructor Lt. Don Dennis. First-hand familiarity with the potency and effect of pepper spray is a critical part of the training. (Photo by Art Frith)

By Art Frith NSA Mid-South Public Affairs

NSA Mid-South's Security Department has set the stage for a new era in base security with the completion of the command's first, locally conducted, Auxiliary Security Force (ASF) training academy last Friday.

In years past, U.S. Marine Corps cadres taught ASF academies, but the cadres were disestablished, leaving security training void for many commands. In a move to fill this void, the Navy established its own cadres. Mobile training teams are now in place in the Southeast Region to train personnel at various bases.

NSA Mid-South is in a unique situation thanks to two members assigned to the Security Department. Lt. Don "Gunny" Kirkus of Secure Guard, the contractor providing much of NSA Mid-South's civilian security force, is a retired U.S. Marine Corps gunnery sergeant, and MA1 (SW) Nathan Hammontree also has hands-on familiarity working with the Marine cadres. By virtue of Kirkus and Hammontree's combined experience, the command was granted authorization to conduct the training here using the curriculum of the Navy-Marine Corps cadres.

Participants in the academy came from tenant commands, DoD civilian police officers, and Secure Guard-contract security guards. Getting into the course is not easy. A participant must be eligible for a Secret clearance, have no non-judicial punishments for the past three years, and have sustained superior performance on their evaluations. As Hammontree puts it, "...the top sailors from the commands."

The academy's curriculum is both mentally and physically challenging. The participants qualified in the use of non-lethal, hand-to-hand techniques, CPR, and the use of small arms, which included 9mm pistols and 12-gauge shotguns. Part of the final evolution on Friday was an obstacle course, which began with each par-

See ASF Training, 3

MWR's Liberty Program helps younger Sailors have fun

By JO3 Chris M. Hwang Navy Personnel Command Communications

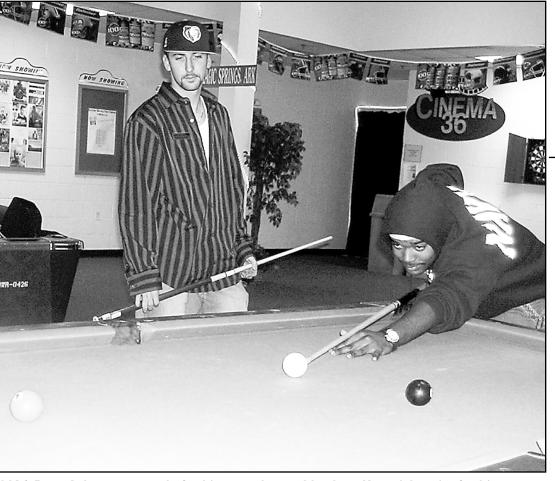
With the help of Navy MWR's Liberty Program, Sailors can make their Navy career even more exhilarating. The Liberty Program is targeted towards the 18-25 year old junior enlisted personnel, but the activities are open to all Sailors

Some of the activities include free Internet or video game access, free movie nights, Single Sailor Suppers (open to all military members). "The program offers Sailors a place to relax and experience leisure activities in an environment they can afford," said Liberty Program manager Julie Smith. "Most Liberty activities are free or at reduced cost. This program is more than a center; it's about meeting new people, experiencing new things. And sometimes, it's just about eating barbecued burgers with friends around the volleyball court."

Sailors may want more than just an outdoor picnic. Accommodating to Sailors' needs is one of the Liberty Program coordinators' goals. They recognize the individual's different interests. That's why the coordinators encourage Sailors to provide feedback about the Liberty Program activities. "Talk to the Liberty Program coordinators and tell them what you want to do. Ask what's available. They have all the information on what concerts are going on or which movies are playing. Also, offer suggestions back to the programmer. It has to be a two-way relationship. The programmer has to know what's going on and the Sailors need to stress what they like or don't like about the program," said Smith.

The Ellison Recreation Center serves as the local Liberty Center. Events such as the Super Bowl or St. Patrick's Day parties are scheduled for each month. The pool tables, air

— See Liberty, 4



MA2 Ryan Askew gets ready for his next shot as Matthew Kumnick waits for his turn. The Ellison Recreation Center provides pool tables, video games, Internet access and much more. (Photo by JO3 Chris Hwang)

EPMAC recognizes its sailor and Junior Sailor of the Year



EPMAC's Best - SN Kerri Johns and PSI Beth Schudel were recognized at a luncheon last Thursday for their selection as Enlisted Placement Management Center's 2005 Junior Sailor of the Year and 2005 Sailor of the Year respectively. (Photo by Art Frith)

By JO3 Jessica A. Forthoffer Enlisted Placement Management Center

Getting nominated for Sailor of the Year is no easy task. The honor goes only to a command's best of the best, and the competition can be fierce. That's especially the case when nearly everyone had a hand in relocating after a major hurricane, and ensuring that the command never missed a beat in keeping up with their responsibilities.

That was the case at the Enlisted Placement Management Center (EPMAC), who recently recognized their top Sailor and Junior Sailor For A Year that saw the command relocated to NSA Mid-South from New Orleans after Hurricane Katrina.

Taking honors as EPMAC's Sailor of the Year was PS1 Beth Schudel. Her leadership and technical expertise were instrumental in her selection, as they played a role the efficient assignment of more than 9,000 general-detail sailors. Her selection also recognized her efforts to improve coordination with the Recruit Training Command in Great Lakes, Ill., that ensured the uninterrupted detailing of more than

See SOY/JSOY, 4



Thanks, NSA Mid-South!

Capt. Margaret Reed, Enlisted Placement Management Center commanding officer, presents Capt. Matt Straughan, commanding officer of NSA Mid-South, with a plaque in appreciation of the command's help to her crew in the aftermath of Hurricane Katrina last summer. (Photo by Art Frith)

NEWS BRIEFS

Play Ball! - The 2006 Service Academy Classic is this weekend. (Fri, 24 Feb, I p.m.): Indiana State vs the U.S. Naval Academy @ USA Stadium in Millington; (Sat, 25 Feb, I0 a.m.): Air Force Academy vs U.S. Naval Academy @ USA Stadium in Millington; (Sun, 26 Feb, I2 p.m.): U.S. Naval Academy vs University of Memphis @ U of M Field located on the south campus off of Getwell Road.

A luncheon celebrating Women's History Month will be held at the Helmsman Complex Ballroom on Mar. 24 from 11:30 a.m.-1 p.m.

The guest speaker is Ms. My Harrison, special agent in charge of F.B.I. Memphis Division. Cost is \$8 in advance, \$9 at the door, and may be purchased at the Base Chapel Center through Mar. 21. For more information call 874-5341.

Crossroads Hospice is seeking volunteers to work in the Millington/South Tipton area. Volunteer training begins March 2 and will continue on March 4. Anyone interested in bringing comfort and companionship to a terminally ill person is asked to call Jo Sehar at 382-9292.

Send us your comments to bluejacektmil@yahoo.com.

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The Bluejacket Thursday, February 23, 2006

COMMENTARY

Sexual assault is truly an ugly crime

Warriors, studies have shown that one in four women and one in six men will be the victim of a sexual assault in their lifetimes. Think about how many people work with you. Four women? Twelve men? That's three people you know and work with who will become victims of this horrible crime. This is one of the fastest growing violent crimes in the United States, and we need to ensure we engage now to stop a shipmate from becoming a victim.

To be certain, we're all clear on the types of behaviors that may be referred to as sexual assault. But let's take a minute and delve a little deeper into what exactly sexual assault is. Sexual assault is sexual intimacy that is threatened or forced on one person by another. That includes rape, date rape, marital rape (yes, a spouse forcing the other to have sexual contact is very much illegal), sodomy, indecent assault, and same gender sexual assault. I think recognizing indecent assault is where the line may become blurry for many. I've learned about Sailors being groped who didn't press charges because they didn't feel it was severe enough to be a sexual assault, though simply being touched in an inappropriate sexual manner is the very definition of indecent assault!

The Navy's goal is to eliminate sexual assault incidents and provide the safest possible environment for our personnel. This may seem like a big task, but there are precautions both men and women can take to reduce these incidents and increase overall safety. Here are a few precautions keep in mind: Passiveness and submissiveness can create a cli-



By Pacific Fleet Master Chief (\$\$/\$W) R.D. WEST

mate for sexual aggressiveness. You have the right to express your feelings and wishes and should do so verbally and clearly. Say "no" if you are unsure. If you become uncomfortable, say you want to stop. Being polite could put you in jeopthe point!

You have the right to make choices about your behavior and the right to expect those choices be respected. Believe that your body belongs to you – only you can choose what you want, and you don't have to do anything that you don't want. When you're going out, use the buddy system and when you do, ensure you stick to it. Know what situations might lead to sexual assault and who potential perpetrators are. The things that are needed in order to sexually assault just don't do it or put yoursomeone are: privacy, opportunity and vulnerability. Don't give them. Don't leave your drink unattended; drink only from unopened cans and bottles. Drink what you have prepared yourself and avoid group drinks like punch. Trust your instincts. If your initial "no" does not stop an attack, yell and try to phys-

Spend time with someone new while you are with a group of people before deciding to be alone with him or her. Set sexual limits

and communicate those clearly. Do not give mixed messages – this can lead to an unintentional sexual assault, which neither you, nor the assailant, wants. A key to preventing unintentional assault is to understand what it is - assaults that occur due to miscommunications.

Know the definitions of sexual assault. Understand that "no" means "no," whether it is said harshly or flirtatiously. Don't rely on nonverbal communication for your direction – just because someone is intoxicated and kissing you, doesn't mean the individual wants to have sex. It is never acceptable to force ardy, so be loud, clear and to your sexual wishes on a partner, even if you think they want you to do it. If you use or imply force or threats to have sex, you are committing rape, even if you know the person and have had sex with them before. And stay sober! If a person appears to like you,

they will like you sober too. I really think the most important thing I can talk about here is that alcohol and drugs are often related to acquaintance rape. These substances can blur messages and reduce judgment and self-control. So, please, self in a situation to allow you to be drugged. Find activities for you and your friends to enjoy without alcohol. If you drink, don't drink to excess where you might blackout or lose control of yourself and be unable to get out unwanted situations.

Though these tips can help to avoid sexual ically get out of the situa- assault, sometimes attacks can still occur, and if one does, you should go to a safe place with a phone and call the local or base police immediately. Or go to a hospital clinic and have the

police notified for you. You have information about should not shower, change clothes or straighten up the site where the attack occurred. Call the rape hotline or the SAVI representative for your command. You may also choose to call a friend to assist you.

As a victim, you are not at fault and should know your rights. You have the right to respect for your privacy and be treated fairly; be protected from the accused offender; be notified of and be present at all court proceedings related to the offense; confer with an

conviction, sentencing, imprisonment and release of the offender.

This is one subject I hate to write an article about, but I think it's important for us to protect each other from those deviants who lay in wait for opportunity. Hopefully by reading this and taking the discussed preventative steps, you will take the opportunity away.

I'm not talking just to Sailors; it's a growing crime in society, and we need to ensure our entire Navy Team (Sailors, family, civilattorney; seek restitution; ians) knows how to protect

itself.

I recently sent out to the fleet and force master chiefs an outstanding Sexual Assault Awareness Plan designed by Seventh Fleet. If you have not seen this or desire a copy, contact those master chiefs so we can get the data to you.

Warriors, I know by using the plan and some common sense, we can significantly reduce the incidence of this crime Navywide. The biggest deterrent is knowledge; our team cannot allow these crimes to continue - we are better than that.

Chaplain's Corner

LIFE'S CHALLENGES MAY REALLY BE BLESSINGS

BY CHAPLAIN HENRY NIXON JR.

One of my favorite scriptures is recorded in Romans 8:28: "And we know that all things work together for good to them that love God, to them who are called according to his purpose" (King James Version). "All things work together for good..." Sometimes that is hard to appreciate, let alone understand. It is difficult to see good in pain, disappointment and setbacks. And when those things happen, where is God in this equa-

The story is told of Rabbi Akieba who took a trip to a strange land. On the journey, he took with him a donkey, a rooster and a lamp. On the journey he came to a village that refused him lodging. With nowhere to stay, he decided to sleep in the woods. He found a suitable place in the woods. After settling down for the night, he lit the lamp to study the holy books before going to sleep. But mysteriously, a strong wind came up knocking over the lamp causing it to break. With no light to read by, the Rabbi decided to go to sleep saying, "All that God does, he does well." During the night while the Rabbi slept, a pack of wild animals came along and scared the rooster. In the morning Rabbi Akieba discovered not only was the rooster missing, but also the donkey. Thieves had apparently stolen the donkey. He quickly and quietly said, "All that God does, he does well." The Rabbi went back to the village that refused him lodging only to learn that marauding soldiers had invaded the village during the night and killed all of the villagers. He also discovered that these same soldiers had traveled through the same part of the woods where he had soundly slept. He then realized that had his lamp not blown out and broke, he would have been seen. Had the rooster not been scared away, it would have crowed and he would have been discovered. And had the donkey not been stolen, the donkey would have brayed drawing attention to the rabbi's presence, and he might have been killed. So again Rabbi Akieba said, "All that God

Is it true, that every dark cloud has a silver lining? Can anything good come out of something that is clearly bad? Is there any redeeming aspect to the inconveniences, disappointments, setbacks and failures experienced every day? The answer to those questions is yes. The Apostle Paul affirms that there is a power, a divine power, which converts the negative experience into a source of good. A recurring theme in the Bible is that regardless of the misfortune you may be encountering right now, it has the potential of also being a blessing. I am not sure how this works, I can only tell you that it does work. Rabbi Akieba's attitude and Apostle Paul's affirmation is not some sentimental optimism. Rather, it is an understanding that the God of the Universe interacts in everything that impacts our lives. Bad things do happen to good people. Yet these things lose the power to defeat and discourage us. This becomes the foundation for recovery, for getting better, and moving on. It is the love of God interacting in everything that impacts our lives. Like Rabbi Akieba, we become sensitive to the interactions of God when we repeat these words, "All that God does, he does well." The moment you say that, Paul's affirmation is activated and you will see that "all things work together for good."

000PS

NAVAL SAFETY CENTER

We're in a stateroom aboard an oiler in the Arabian Sea. A cook has seen wisps of smoke and smelled something burning. He has alerted the nearest seaman, who said, "Shiver me timbers, shipmate! What are you waiting for? Call the bridge." And then, with the roving security patrol en route, the cook pursued this mystery to a stateroom, which he entered. And what to his wondering eyes did appear but a partly melted, plastic, one-gallon milk jug being used as a butt kit. Since it was a quarter full, it appeared to have been in use for a while. His risk assessment was immediate and flawless. Item one: the oiler had four million gallons of marine fuel and three million gallons of JP-5 sloshing around in its tanks. Item two: that rug was on fire. Item three: there was a sink and a spigot mere feet away. The rocket scientist who had been unable to find an ash tray, soda can, or any other non-flammable receptacle was absent, which is good, because when the security patrol showed up, they would have keelhauled him. OK, make that "should have." But honestly, a milk jug? Doesn't the skipper have enough gray

If you watch football on TV, you get the impression that a huge amount of gear and resources are required, but that isn't the case when it comes to a neighborhood pick-up game of flag football. All you need is some PT gear, a pair of running shoes, an empty lot and a ball. That's what a GMSN in Florida had, anyway. And building on his recent experience, I guess you need a friend who will volunteer to pop your shoulder back into place after you dislocate it diving to make a catch.

And then you need your ship to have a corpsman so that you can visit him the next day and tell him your shoulder still hurts, in spite of the impromptu, amateur first-aid you got after the injury. Next, you need a squadron medical staff for the corpsman to send you to, and then you need a local clinic with an X-ray machine to make sure that the formerly dislocated shoulder doesn't have other injuries. And finally you need three weeks of light duty in order

OK, so you wake up some time after zero-dark-thirty. You feel a tad parched. You get up, put on your robe, and head for the kitchen downstairs. At this point, your family dog team gets into the action. As we all know, the basic American pooch is always available for spur-of-themoment activities, morning, noon and (as in this case) night. You happen to have two dogs and they are helpfully stationed at the top of the stairs, which gives them access to both floors, just in case something needs barking at on either level. However, you aren't looking where you are going (the report didn't specify what level of darkness we're dealing with here), and before you know it, man's best friend has turned into man's best tripping hazard. In a flash, you have been upended, and you tear some tendons in your wrist as you reach back to break your fall. No doubt the dogs take this to be a great new midnight sport, and begin barking and cavorting with vigor. You are wearing a splint the next day. The dogs don't notice.

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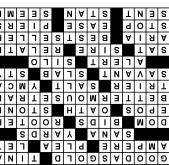
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NOT YOUR FATHER'S **Police Academy**

ICI Dan Wilmarth, FC2 Anthony McClendon, PSA Tara Chin, and UT2 John Scott apply their recently acquired law enforcement skills during the final evolution of the Auxilliary Security Force Academy taught onboard NSA Mid-South. (Photos by Art Frith)

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Left: A Hands on Guy - DoD Patrolman John Williams practices his hand-to-hand defense techniques during the Auxilliary Security Force (ASF) Academy. The twoweek course concluded onboard NSA Mid-South on Friday. (Photo by David

Crenshaw)

will now become the trainers

for future ASF academies.

Another ASF academy is ten-

this summer or early fall.

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- ASF Training CONTINUED FROM 1

ticipant being the target of pepper spray. Of the pepper spray, Angel Rogers said, "This was the toughest part of the course. It hurts like Hell, but it's good to know how it feels." Rogers chuckled and added, "The good news is that my brothers and sisters may think twice before messing with me now." In the end, 20 of the 25 participants who started the two-week course made it to graduation last Friday. In addition to Hammontree and Kirkus, Lt. Don Dennis and MA2 Tommy Mauldin served as

instructors for the course. "Personnel come to us (NSA Security Department) for the training and then stand AT/FP (anti-terrorism/force protection) watches. They essentially serve as auxiliary police officers for the base," said Hammontree. "After the academy training, personnel return to their commands and stand one ASF duty day and one train-

ing day each month." In the who graduated on Friday past, these trained personnel would be temporarily assigned to a host command's ASF division for tatively scheduled for late upwards of a year. Not true today, as Hammontree explained. "Due to manning levels onboard NSA Mid-South and across the Navy that can't be done. Commands can no longer afford to have personnel gone from their primary jobs for that long. Nobody has 'extra people' hanging around any more. Every command in the Navy has been chopped down to the fundamental levels needed to accomplish its mis-

NSA Mid-South's Security Department is in the process of transitioning to an all-civilian force operation, as the number of assigned active duty military personnel continues to be reduced. This being the case, future ASF training academies will be the responsibility of Secure Guard. With the departure of Hammontree, Kirkus will be the sole qualifier and will oversee the academies. The participants

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Nominations due for National Image Inc. Meritorious Service Award

FROM NAVY PERSONNEL COMMAND **COMMUNICATIONS OFFICE**

The Navy Equal Opportunity Office is seeking nominations for the National Image Inc. Meritorious Service Award as a "Salute to Hispanics in $_{
m the}$ Military." Nominations are due to the Navy Equal Opportunity Office no later than April 7.

"This award recognizes the contributions of one active and one reserve Sailor that have made significant contributions promoting diversity, civil rights, human relations, equal opportunity and or public service," said the deputy director of Navy Equal Opportunity Office, Lt. Jeff Burrell. "It also gives commanders the opportunity to recognize outstanding work." The military services and the Coast Guard may each submit two nominees, one activeduty and one reserve member, officer

enlisted, to receive the Meritorious Service Award. All packages should include the following:

1) A black and white or color digital photo of the nominee in a .JPG format (Pictures should not be scanned)

2) A single-spaced biography (not exceeding one page)

3) A typewritten citation summarizing the nominee's accomplishments

officer (letter may be scanned to email)

"Awards like Image help to promote diversity and positive human relations in the Navy, which strengthens our organization. It also recognizes Sailors that are helping others. which builds morale," said Burrell.

For more information Image Inc., National www.npc.navy.mil/CommandSupport /Diversity/ConferencesandObservanc esCalendar.htm and click on the month of May at the bottom of the page, then click on the National Image Incorporated link.

The National Image, Inc. officials will present the award at the 18th Annual "Salute to Hispanics in the Military" Awards Banquet scheduled for May 18 in Phoenix.

If you have any questions on submitting packages, contact the Navv EO office by email or call 901-874-2507 or DSN 882-2507. Send nomination packages to the Navy EO Office via email (preferred) Mill_Navy_EO_Advice@navy.mil, or

(PERS-670) Rm. 257 Millington, TN 38055-6701

Ellison Recreation Center's

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For more information about the Ellison Recreation Center,

ly culminating with the Navywide Ashore Sailor of the Year competition.

4) A signed-letter of recommendation from the nominee's commanding

Internet and games Monday Liberty through Friday from 9 a.m. until 4 p.m. as long as an CONTINUED FROM 1

adult accompanies them. For the bookworms, the center has the Chief of Naval Operations' and Master Chief Petty Officer of the Navy's reading recommended libraries. The geographic bachelor mailboxes are also located in this building.

Getting involved is easy, but Sailors should take initiative to find a Liberty Center. According to Smith, some Sailors reside on base for two or three years and are unaware of the program until they leave. MWR is trying to change that, because there's more than enough to keep Sailors busy with the Liberty

"... she sets a great example, because she is knowledgeable, hardworking, and is usually

Program.

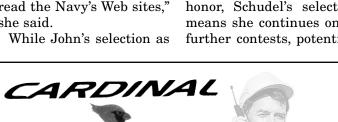
the first one in and the last one out."

SEAWAN KERRI JOHNS

Command's knowledge bank and experience, and read the Navy's Web sites," she said.

While John's selection as

Junior Sailor of the Year remains only an EPMAC honor, Schudel's selection means she continues on to further contests, potential-



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A Whale of A Lawsuit

Back in 1999, Patricia and Michael Dukes filed suit in Orlando, Florida against Sea World. They sued for millions of dollars for the loss of their only son, Daniel, age 27. The man was found naked and dead, draped across the back of a killer whale at Sea World Orlando. Daniel was a drifter, whose cause of death was apparently drowning.

In the suit against the marine park, plaintiffs alleged that the dangerous Orca was portrayed as a huggable stuffed toy. Attorney Patricia Sigman said Sea World is legally liable because it portrayed the killer whale as human-loving, gentle and huggable. Actually though, it appears that the killer whale's playfulness killed the man.

Sea World general manager Vic Abbey pledged that the park would vigorously fight the lawsuit.

It was not long until the park was vindicated of the trespasser's family's claims.

"They voluntarily dismissed the lawsuit," Sea World executive vice president and general manager Vic Abbey said. "This was a very tragic accident that occurred, but as we've said all along we felt the lawsuit had no merit."

It comes as no surprise to anyone that heavy intoxication apparently contributed to this untimely event in the death of this trespasser.

— David Britton Peel is a Millington attorney who primarily handles serious injury, death and disability cases, along with closings and wills. If you would like to contact Mr. Peel, you may do so at 901-872-4229 or at dpeel@bigriver.net. Mr. Peel is also available to speak to your church or club.





*Our Surcharges (incl. 2.29% Federal Universal Service (varies quarterly), 5¢ Regulatory & 40¢ Administrative/line/mo., & others by area) are not taxes (details: 1-888-684-1888); gov't taxes and our surcharges could add 6% to 33% to your bill. Activation fee/line: \$35 (\$25 for secondary Family SharePlan lines with 2-yr Agreements)". IMPORTANT CONSUMER INFORMATION: Subject to Customer Agreement, Calling Plan, Get It Now Agreements, rebate form and credit approval. \$175 termination fee, 45¢/min after allowance, other charges & restrictions. Usage rounded to next full minute. Offers and coverage not available everywhere. America's Choice Coverage Area covers 291 million people. Network details, coverage limitations & maps at verizonwireless.com lights 9:01 pm - 5:59 am M-F. Rebates take 8-10 weeks. Limited time offer. © 2005 Verizon Wireless

then, children can enjoy the - SOY/JSOY — CONTINUED FROM 1

hockey, video games and

other leisure activities aren't

just for the 18 and up crowd.

After Hurricane Katrina, the

recreation department felt

the need to open the facility

for displaced families. Since

2,000 recruits during EPMAC's emergency relocation to Millington.

It came as little surprise to AE1 Bruce Covington that Schudel achieved the honor. "She is always trying to set her junior people up for success; she wants them to succeed," said Covington, who has worked with Schudel for more than

a year. Schudel, however, gives much of the credit for her success to her mentor, PSCM Jefferey Calo. "He's a good leader, and very

supportive," she said. While she may be humble, Schudel's own mentorship resonates not only in her selection as Sailor of the Year, but also on Seaman Kerri Johns, EPMAC's Junior Sailor of the Year. "She is a strong female role model," Johns said, "and she sets a great example because she is knowledgeable, hardworking, and is usually the first one in and the last one

out." Johns' selection as Junior Sailor of the Year is no less of an accomplishment. To earn her selection, Johns coordinated the assignment of 1,208 personnel while monitoring an annual budget of \$750,000, counseling sailors on the order writing process. She also encouraged EPMAC's involvement in their newly adopted community of Millington by organizing three command-supported

volunteer activities. PS2 Thomas Dwyer, who coordinates with Johns frequently, said that she has earned the title of Junior Sailor of the Year. "Her initiative, go-to attitude, and willingness to step up are major reasons that she was awarded Junior Sailor of the Year," said Dwyer.

As a relatively new sailor, the Sailor of the Year boards were an experience for Johns. "The competition was tough, but the boards will make me a better sailor," she said. She advises anyone preparing for a Sailor of the Year board to study the Chief of Naval Operations' guidance, and to pay attention to what is put out by the commanding officer.

Schudel offered her own advice from her experience. "Draw from

Plotting the future of the MC rating

By Jon Gagne **NAVAL EDUCATION AND TRAINING** COMMAND PUBLIC AFFAIRS

PENSACOLA, (NNS) — Nine senior enlisted personnel from ratings being merged to form the new Mass Communication Specialist (MC) rating spent three weeks in January and February at the Naval Education and Training Professional Development and Technology Center (NETPDTC) here, plotting the course for the new rating and developing its first set of enlisted advancement examinations.

The new advancement examination will be given to enlisted Sailors in the new MC rating in September. "What you are doing in Pensacola is very important to the Navy," said the Navy's Chief of Information, Rear Adm. Terry McCreary, via videolink from San Diego at the Advancement Examination Development Conference (AEDC). "You are developing the criteria that will define how we as a public affairs community cover and relate the Navy story on a daily basis. Merging these four media ratings will make us a bettertrained and more professional public affairs team."

The conference was hosted by NETPDTC's Navy Advancement Center. While NETPDTC hosts AEDCs for all enlisted ratings, this conference represented precedent-breaking new ground for merging ratings. "We added more time to this conference because the group we put together had to accomplish three specific goals," said JOCM (SW/AW) Tom Updike, NETPDTC

senior enlisted leader and and administrative tasks as the conference coordinator. "Our first goal was to develop a list of topics and subtopics that truly garners the breadth of tasks that will be accomplished at each pay grade for the new rating. Then we had to actually design how the new MC rating is going to function.

needed. It's not uncommon for NETPDTC to have three or four exam development conferences going on at the same time, so we really rely on these team leaders to help us produce quality exams for the fleet."

> Prior to the conference, NETPDTC piloted a stake-

holders meeting for representatives from examination development, enlisted commumanagement, resource sponsors, $_{
m the}$ Navy College Program and the U.S. Military Apprentice program. Since rating nergers will

impact in $_{
m the}$ Sailor's pursuit of college degrees and participation in apprenticeship programs, these meetings help engage those organizations early in the process. "These initiatives represent a huge investment by NETPDTC, not to mention those commands that allowed fleet experts to attend the conferences," Updike said.

The MC of the future will have skill sets derived from each of the legacy ratings, PHCM according to (SW/AW) Mark Tibbert, conference facilitator. The representation of each of the ratings at the conference has provided the group the ability to develop into a self-moderating team. "It's unrealistic to expect an

MC3 to have the same core knowledge currently contained by four Sailors in these ratings," Tibbert said. "So the problem becomes, which skills need to become non-testable? By inviting multiple subject matter experts from each of the ratings, we had the diversity of experiences available to be able to combine the scope of the MC rating with current work center practices to answer that question."

LIC (SW/AW) Chris King, a Media Department division leading chief petty aboard officer USS Abraham Lincoln (CVN 72) and a former exam writer at Saufley Field, said many Navy commands have already started merging the ratings to assist Sailors with the transition. "We've known the merger was coming for quite some time," King said. "Quite honestly, a lot of us are relieved that it is finally here. We realize that there are going to be some growing pains, but overall I think our troops are excited about the increased opportunity for advancement that comes with the merger, the broader mission scope, and the technology that comes along with it."

The new rating will stand up July 1, and the first MC advancement exam developed by the team will be administered in September. Updike said the first exams will include related tasks from all four legacy ratings and will focus on the scope of the new rating. To help prepare for the exams ahead of time, Sailors should download their Advancement Exam Strategy Guide off the Navy Advancement Center Web



The 'A'-Team

NSA Mid-South's Ameritac employees proudly display the letter from NSA Mid-South commanding officer Capt. Matt Straughan for the outstanding assistance they provided last year to evacuees during the aftermath of Hurricane Katrina. (Photo by Art Frith)

Navy NASCAR roars into California

By Jeffrey Nichols **NAVY RECRUITING COMMAND PUBLIC AFFAIRS**

The Navy's 2006 NASCAR Busch Series team will continue its quest for the 2006 championship Feb. 25 at the California Speedway in Fontana,

In the new season's second race, driver Mark McFarland will be at the wheel of Dale Earnhardt Jr.'s JR Motorsports-owned No. 88 Navy "Accelerate Your Life" Monte Carlo. McFarland gained some valuable experience in the Hershey Kissables 300 at the Daytona International Speedway on Feb. 18.

On lap 93, McFarland was running in the third position and remained in the top-five for 10 laps until he began to get shuffled back and took the checkered flag in the 22nd position. "I learned so much today, I need some time to sit and store it all before we get to Talladega. But we didn't tear up our good car so we should be in better shape than most when we get to Talladega." USS John C. Stennis (CVN 74) will be fleet honoree at Fontana at the Busch Series race on Saturday.

The race will be televised live at 6:00 pm Eastern time to a national audience on the FX Network and broadcast on Motor Racing Network (MRN) radio.



finished,

through

about 8,000 exam questions

from the four legacy ratings

to develop a functional and

accurate MC exam question

bank for each pay grade. It

was an enormous task to

accomplish in the time

To assist the exam devel-

opment teams, the Navy

Advancement Center has a

number of instructional

psychologists and system

specialists who are experts

in the field of exam develop-

ment. "Our team leader

Patti Gibson and her team

oversee the exam develop-

ment process," Updike said.

"We also have support per-

sonnel for graphics, layout,

frame we allotted."

City Truck Sales We salute our Military!



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01 Olds Silhoett

For information on any of these great deals, call a sales representative Walt Gilliland Jerry Thir USN Retired 901-483-3708 901-605-2696

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r WGW Hardcore Champion

Main Event

Norman Smiley

5th ANNUAL



Friday, Feb. 24

at Eagles Peak Bar and Grille

...The party starts at 5 p.m... Wear your hats, masks, beads and boas! Come dressed to impress in Mardi Gras style! This event is open to all and there's no cover charge!

The festivities are kicked off with the Navy Band Mid-South Dixieland Band leading the Mardi Gras parade.

There will be GREAT FOOD, GAMES, PRIZES, BEVERAGE SPECIALS, **LIVE ENTERTAINMENT and** "People's Choice" Cajun Cook-off contest judging. (Cook-off judging begins at 5:45 p.m. SHARP!)

> Memphis Blues Queens perform at 7:30 p.m.

Event sponsored in part by:





Former WCW TV Champ Disco Inferno



Ring side seats Adult -\$13 Child-\$6.50 Adult -\$8 Child-\$4

Floor seats Military upgrade \$6.50 Military upgrade \$4

Bleacher seats Adult -\$5 Child-\$4 Military FREE

SATURDAY PLAY

At the Youth Center mid-August through April!



Disclaimer: NAVSUPPACT Mid-South sincerely thanks and appreciates the sponsors of this event, however, neither the Navy nor any other part of the federal government officially endorses any companysponsor, or their produ

From the Intramural Sports Coordinator:

Attention Volleyball Players:

The Intramural Sports is accepting rosters for the intramural co-ed volleyball league. Turn in your roster no later than Friday, March 17. A coaches meeting will be held on Monday March 20 at 11 a.m. and games will begin on Tuesday, March 21 at 11 a.m. So get your roster into the N-82 gym.

Intercommand Over 30 Basketball

The Intercommand over 30 Basketball program is about to begin, so get the players of your command, unit or code and send your roster to the N-82 gym Athletic Office no later than Thursday, March 23. Teams entered will be scheduled to play Monday and Wednesday beginning Monday, March 27. Your team entry authorizes you to reserve a court practice. There will be a coaches meeting on Friday, March 24 at 11 a.m. in the Intramural office located at N-82 Gym.

You can turn in your rosters for these sports by dropping them off at the N-82 gym, faxing them at 874-5409 or e-mailing them to apruitt@nsams.navy.mil. If you have any questions about these sports, please contact Amy at the Athletic Office at 874-5383.

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·Get the best training and aircraft rental rates in Memphis right here near the base!

·No hidden costs includes fuel and insurance!!!

Special introductory lesson or refresher flight for \$49. Includes ½ hour of ground instruction and ½ hour of flight. Just call one of our instructors, John Bailey (available a.m. and weekends) at 210-9872 or Sam Robinson (available p.m. and weekends) at 229-1188, to schedule your flight.

Whether you're just trying to knock the rust off or are pursuing an advance rating or certificate, visit http://www.AircraftClubs.com/ and fill in the guest info. Have a question about the club, e-mail pilots and members at mnfc@yahoogroups.com. Authorized patrons include active duty, reserve and retired military, military dependents, FAA and DoD employees.

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Youth Center and Teen Center happenings



Two staff members at all times!

Navy Teen Center 901-874-5494 Bldg. S-770

Please stop by or

call for further information

Navy Youth Center

Navy Teen Center

Bldg. S-770 901-874-5594

Visit www.nsamidsouth.navy.mil for MWR info

the required YC and TC paperwork.

FAMILY SKATE NIGHT
Safurdays
7-10 pm
Hosted at the by your Navy Youth Center Skaters of all ages are invited to join us at the Gym each Saturday for a night of family fun. Admission of \$3 includes skate rental. Parents accompanying their children skate Free Great location for birthday parties and

Separate areas for beginners, parties & teens (6th-12th)! Youth Center 901-874-5155

Navy Youth Center Graders

901-874-5155 Bldg. 936 Saturday 1-5 pm \$3 Fun, games & friends await! Registration in the Youth Center's Before & After School Program is NOT required. Simply complete/update paperwork!

Monthly Fee:

Military/Retiree \$30

munity Civilian \$40

DoD \$35



Pre-register only for the days you need! Daily fun from 6:30 a.m. - 5:30 p.m. Pack a sack lunch! Navy Youth Center 901-874-5155 Bldg. 936

Good Friday (14 April)

WHAT'S HAPPENING **FAMILY RECREATION NIGHT** YOUTH CENTER BLDG. 936 g your Navy Youth Center and Teen Cer 00 Challenge the Here is an overview of our kids to a board ongoing programs and events. game or enjoy a A movie together! Bldg. 936 901-874-5155

 family friendly concessions Monday and Wednesday 5:30-7:30 p.m **Navy Youth Center**

Youth Center 901-874-5155

8-9am

First class is FREE!

12 & older

Before and After School Program

SHORIN-RYU MONDAY & WEDNESDAY 5:30-7 pm YC Bldg. 936 15 Ages 6-8 \$20 20 9-16 \$25 25 17 & up \$30 FIRST CLASS IS FREE! **Navy Youth Center** Bldg. 936 901-874-5155

Choose only what your

schedule requires

Before. After or both sessions

eekly Fee based on family income

transportation provided by

Shelby County or the Youth Cent Join us for USDA Snacks

KARATE

Homework Power Hour, group names, fun and more! Opens @ 6:30 a.m. Closes @ 5:45 p.m. 901-874-5155 Bldg. 936

UPCOMING KID'S NIGHT OUT

\$5 non-refundable deposit required of all KNO participants to be placed on the list. For more information call the Youth Center at (901) 874-5155

WHO	WHERE	WHEN	REG.	HOW MUCH/INCLUDES
1st-5th	Movie ()	Friday, 17 March	3/6	\$10 = Movie ticket, transportation to/from movie,
*	The Shaggy Dog	5:30-11pm		supervision, ride home (upon request)
1st - 5th	Movie (G)	Friday, 7 April	3/27	\$10 = Movie ticket, transportation to/from movie,
*	Ice Age 2	6-11pm		supervision, ride home (upon request)
K-5th	Youth	Friday, 21 April	4/10	\$10** = Fun, pizza, lemonade, games & supervision
	Center	530-11pm		**Month of the Military Child = \$5 discount Active Duty
K-5th	Youth	Friday, 5 May	4/24	\$10 = Fun, games & supervision
	Center	6-11pm		

* Kindergarteners become eligible for KNO-trips effective January 2006 on a case-by-case basis.

Morale, Welfare and Recreation

ITT vacation and ticket offers



Information, Tickets and Travel office is located in Bldg. S-760 ITT office open Monday-Friday 9 a.m.-5 p.m. 1st and 3rd Saturday each month 10 a.m.-2 p.m. Closed Sundays, and holidays For more information call (901) 874-5455/5652, 1-800-779-4252 or Fax: (901) 874-5322.

Special Disney Cruise rates for **Active Duty Military** (Offer for March and April 2006)

> 7-Night Cruise! From...\$999.00 per adult (Standard inside Stateroom)

> > 3-Night Cruise!

From...\$549.00 per adult, \$399 per child (3-12) (Deluxe Outside Stateroom)

Special Disney Cruise rates for Active Duty Military! (Offer for March and April 2006) Disney Cruise Lines is pleased to announce an offer for Active Duty Military Personnel to experience a Disney cruise vacation. Choose a 7-night cruise to the Eastern or Western Caribbean or a 3-Night cruise to the Bahamas. Enjoy spectacular shows, fantastic programs, unique rotation dining, legendary Disney hospitality and an unforgettable adventure in paradise at Disney's own private island, Castaway Cay. To book a Disney Cruise Line vacation contact Your Cruise Specialist: Gina Parsons 874-5288 Gina.Parsons@navy.mil or Bonnie McDaniel 874-5304 Bonnie.McDaniel@navy.mil. Information, Tickets and Travel Office, in the Helmsman Complex Bldg. S-760 Navy Mid-South or call (901) 874-5652/5455, 1-800-779-4252.

ITT has your tickets to the Symphony!

"Peter and the Wolf" at the Cannon Center Sunday, March 26 at 2:30 p.m. (general admission) Adult- \$13, Child-\$8



symphony orchestra

Kirkwood Golf Course Outing May 2

Warm, sunny days are just around the corner -- Join ITT on a golf outing to Kirkwood National Golf Course Tuesday, May 2. "Kirkwood National offers golfers of every level of playing ability a challenging experience." Since opening in 1195, the championship par 72 course has consistently received high rankings from Golf Digest. "Dramatic elevation changes, wood valleys, creeks and lakes add challenge to your round." Depart Glen Eagle Golf Course 7:30 a.m. Arrive at Kirkwood approximately 9 a.m. First tee time 9:15 a.m. Length of play - 4 1/2 hours. Depart Kirkwood around 2:30 p.m. Return to Glen Eagle around 4 p.m. Cost includes transportation on ITT's comfortable, restroom equipped coach bus, soda/water and plus golf fees and cart. Visit ITT to register by Monday, 24 April. Space is limited. Cost \$43 per person.

Friday night Tunica trips are back! Join ITT on a trip to The Grand Casino to enjoy the FREE seafood buffet.

For a nominal fee of \$15 ride along round trip on the comfortable restroom-equipped coach bus. Enjoy sodas/water in route along with a movie. Receive your free buffet coupon upon arrival. Register with the ITT office by Monday before the scheduled trip. *Note: One guest allowed per I.D. holder.



Friday,

March 3

SUNDAY

NASCAR Season tickets

Stop by ITT to order your season ticket and receive a free T-shirt or cap along with your welcome package. NASCAR Passes include "Best Seat," "Premium parking" (\$20 value,) "NASCAR Practice tickets" (Truck Series practice-\$15 value and Busch Series practice (\$15 value,) "Fan Fest," "Fan Walk," (infield access to both races \$30 value) and "Merchandise discount card," Craftman Truck Series July, 15 (\$45 value.) NASCAR Busch Series Oct. 29 (\$55 value) Tickets will be mailed 6 weeks before race day. Discount season tickets \$99.50 at ITT.

TUESDAY

... Dining...



Join us for lunch and more! Lunch served 10:30 a.m.-1:30 p.m. daily Dinner served 5-8 p.m. Wed., Thu. and Fri.

(See calendar below for daily buffet entree menu.)

\$525 Value Spotlight

Daily Plate Lunch special 🥎

Your choice of one of the entree items from the buffet, one starch, one vegetable and a side salad or cup of soup with rolls plated from the buffet selections by your server.

February Lunch Specials – #1 Hamburger Club\$ 5.00 Two choice grilled patties with cheese, bacon, lettuce, tomato on Sourdough bread. Served with French fries. Served with one trip to salad bar.....\$5.25 Served with both.....\$5.50 #2 Philly Sub\$ 5.25 Choice Rib-eye steak, sauteed onions, mushrooms, onions, green peppers, melted Swiss cheese. Served with French fries. Served with one trip to salad bar.....\$5.50 Served with both.....\$5.75 #3 Chicken Philly Sub \$5.25 Choice chicken, sauteed onions, mushrooms, onions, green peppers, melted Swiss cheese. Served on toasted French roll with fries.

Served with one trip to salad bar.....\$5.50 Served with both.....\$5.75 #4 Lunch for two\$12.00

One topping large pizza. Two trips to the salad bar. Two beverages.

SUNDAY CHAMPAGNE BRUNCH

SUNDAY, FEB. 26 11 A.M. - 1 P.M.

Menu includes carved top round of beef au jus, Tennessee pit smoked ham, southern fried chicken, mashed potatoes with gravy, candied yams, green beans, Corn O'brien,

eggs cooked to order, sausage, bacon, grits, hash browns, French toast, biscuits, rolls, coffee, tea, orange juice, and champagne.

> **Adults \$8.95** Children age 5-10 half price Children under 5 eat free

IN THE COMING WEEK!

FEB. 23-MAR. 4, 2006

SATURDAY

FAMILY MOVIE DAY!

Ellison Rec. Center

1 - 4 p.m. (Movie begins at 1:30 p.m.) The Greatest Game

Ever Played (PG)

Free Movie 7 p.m.

at the Ellison Rec. Center

Prime (PG 13)

25

Enjoy a **FREE** picture show in our 36-seat movie theater.

Popcorn and snacks available. All shows start at 7 p.m. unless otherwise specified.

Ellison Recreation Center is open to active duty, retired, reserve military members, DoD employees and their family members. Patrons must be 18 years or older to attend.

26

Sunday **Champagne Brunch** 11 a.m.-1 p.m. Helmsman Complex

Free Movie 7 p.m. Get Rich or Die Trying (R) Helmsman Lunch Buffe 27 Beef Brisket Teriyaki Chicken

Family Recreation Night

5:30-7 p.m. at Youth Center

Call 874-5155 for details!

Karate (Shorin-Ryu) 5:30-7 p.m. at Youth Cente

Free Movie 7 p.m.

at the Ellison Rec. Center

North Country (R)

MONDAY

Helmsman Lunch Buffet 28 BBQ Chicken

Free Movie 7 p.m.

at the Ellison Rec. Center Serenity (PG 13)

Helmsman Lunch Buffet 1 Southern Fried Chicken Liver and Onions

WEDNESDAY

Ash Wednesday

Free Movie 7 p.m.

The Abyss

SHRINE CIRCUS The Al Chymia **Shrine Circus** is coming to the Mid-South Coliseum

Free Movie 7 p.m.

at the Ellison Rec. Center

Walk the Line (PG 13)

Roast Beef

Pit Smoked Ham

Helmsman Lunch Buffet 2

THURSDAY

Roast Beef

Pit Smoked Ham

Helmsman Lunch Buffet 23

Stop by ITT for your

discount tickets

Free Movie 7 p.m. at the Ellison Rec. Center Twelve Monkeys

Title to be announced Helmsman Lunch Buffet 3

> Beef Tips with Wine Sauce Friday night Tunica trip TILL "

FRIDAY

Fried Catfish

Red Beans and Rice

MARDIGRAS

ಯCaiun Cook-off

Golf Course

Beefeaters buffet 5 - 8 p.m. Oaks dining room

Free Movie 7 p.m.

at the Ellison Rec. Center

Fried Catfish

Helmsman Lunch Buffet 24

Call (901) 874-5455

Kid's Night Out Youth Center Register today! 874-5155 BINGO

Free Movie 7 p.m. Cold Mountain

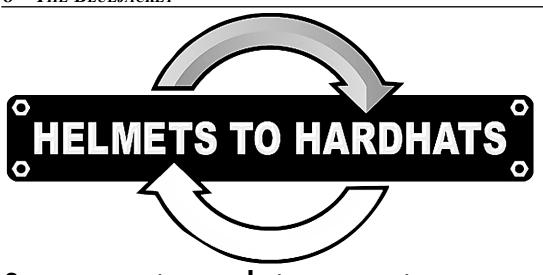


Splash

Family Skate Night 7- 10 p.m. N-82 Gym For info call 874-5155

4-10 p.m. Bingo Hall! Free Movie 7 p.m. at the Ellison Rec. Cente Sweet Home Alabama

THE BLUEJACKET Thursday, February 23, 2006



Governor to sign resolution supporting program

careers.

Tennessee Governor Phil Bredesen will join retired Marine Corps Maj. Gen. Matthew P. Caulfield, executive director of the national Helmets to Hardhats program, in a resolution signing today supporting the program's efforts to link former and active military personnel with civilian employment opportunities.

The implementation of a statewide direct entry program gives former and active military personnel the opportunity to quickly start quality construction careers soon after they apply for them through Helmets to Hardhats. Once the state proclamation is signed, it allows all applicants to be immediately accepted these men and women into their apprenticeship programs and pro-

here is a big difference between vide them with credit for their military supporting our troops with training and experience. "The men and words and doing something that women that have served our country really helps them when they deserve the chance to have great careers start searching for civilian after returning home from battle," said Caulfield. " A signing of this kind will

> help speed up the process to place the Helmets to Hardhats candidates into quality construction careers throughout the state." Helmets to Hardhats is a national program that connects National Guard, Reserve and transitioning active-duty

military members with quality career training and employment opportunities within the construction industry. Military personnel who are interested in a career in the construction industry may learn more by visiting the Helmets to Hardhats web site at http://www.helmetstohardhats.org or by calling toll-free (866) 741-6210.

The Marines:

LOOKING FOR A FEW GOOD WRITERS

COURTESY OF MILITARY REPORT

The Marine Corps Association is looking for service members to write an educational 1.500-word essay on any subject pertaining to women in the Marine Corps.

Marine Corps Association Essay Contest entries are due June 1. The first prize is \$500, a four-year membership in the Women Marines Association, and one book from and free registration at the Women In Military Service to America.

Entries must be postmarked by June 1 and sent to WMA Essay Contest, Leatherneck Magazine, P.O. Box 1775, Quantico, Va. 22134.

E-mail submissions can be sent to w.ford@mca-marines.org with the date time stamped no later than 11:49 on June 1.



enough to drive anyone crazy, even a squirrel. (Photo by Art Frith)

EYE ON THE FL



Souda Bay, Crete, Greece (Feb. 08, 2006) - Sailors assigned to the guided-missile destroyer USS Roosevelt (DDG 80) man the rails as the ship arrives in Souda Bay for a routine port visit. Roosevelt is the 30th ship in the Arleigh Burke-class of destroyers. Roosevelt is currently on a surge deployment in support of the global war on terrorism. (U.S. Navy photo by Mr. Paul Farley)



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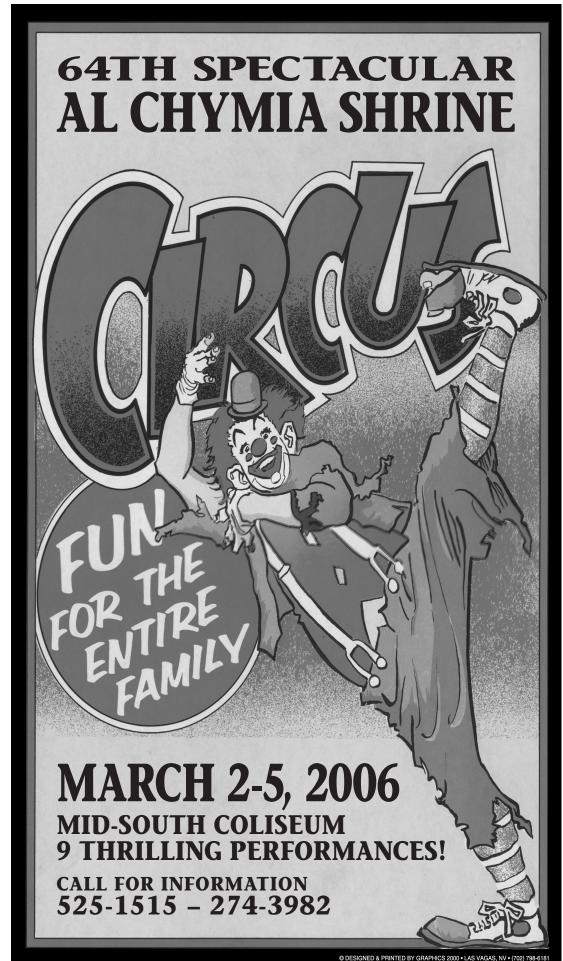
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-	
MSRP	\$20,370
REBATE	\$ 2,000
F.M.C.C.	\$ 500
PRICE FORD VOLUME DISC.	\$ 3,082
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'96 Intrepid #LA09790C	\$3.500
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'02 Neon #NA74568A	\$6.500
'01 Ram 1500 #KC25889A	\$6,500
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'01 Ram 1500 #B001B	\$14.500
105 Noon #D1220	\$44,500

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'98 Intrepid #R1222B	\$4,800
'00 Intrepid #EB57291C	\$5,800
'01 Ram 1500 #KE37430A	\$6,500
'02 Neon #NA74568A	\$6,500
'01 Ram 1500 #KC25889A	
'98 Ram 1500 #R0187A	\$6,998
'01 Ram 1500 #B001B	\$14,500
'05 Neon #P1239	\$14.500
'05 Stratus #P1237	\$15,600
'05 Stratus #P1235	\$15,800
'05 Grand Caravan #P1236	
oo orana oaravan #1 1200	
FORD	1
'99 Escort #5175757A	\$3,200
'99 Taurus #R1218A	\$3,500
'97 Mustand #KA47961B	\$3,800
'94 Explorer #PA40164C	\$4,500
'97 Mustand #KA47961B	\$4,800
'97 F-150 #NA79148A	\$5,000
'98 Windstar #R151600A	\$5,100
'98 F-150 #KB415991B	\$6,500
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'00 Explorer #LA049738	\$9,500
'99 F-150 #NA91086B	\$9,500
'99 F-150 #NA91086B	\$9,800
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'01 Ranger #P1251	\$14.70
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'05 F-150 #FB53830A '04 Expedition #P1258	. *22,500
'04 Expedition #P1258	\$26,000
*U3 F-Z3U 4X4 #IBA	'27,800
'04 F-250 Crew Diesel, Low Mi. #FA16986A	∴ ⁵31,30 0
GMC	Vincture:
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'04 Sierra 1500 Yellow! #P1252A	15,500
'05 Sierra 1500 #NA60537A	*17,500
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PLYMOUTH '79 Volare #5113735B	\$1,300
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THE BLUEJACKET Thursday, February 23, 2006

TRICARE Dental Program update

FROM MILITARY REPORTS

TRICARE Management Activity began its new TRI-CARE Dental Program, or TDP, contract with United Concordia Companies Inc. Feb. 1. Under the new contract, TRICARE has added dental implants and related prosthetics, and extended restorative services to teeth affected by attrition, erosion, abrasion, and con-

genital or developmental defects.

All currently enrolled members will receive a new personalized identification card and benefit booklet before the new con- mation on enrollment is tract takes effect.

Enrollees and providers will be sent regular updates on benefits and coverage.

Concordia accepts and enrolls new members by phone or on their Website. More inforonline at http://www.TRI-CAREdental program.com, or by calling toll-free (800) 866-8499, 24 United hours a day.

Volunteers recognized

Security Department personnel were recognized at the NSA Mid-South All Hands meeting last Thursday for their volunteer service in 2005 with the "Toys for Tots" Christmas parade floats in Millington and Germantown. (Photo by Art Frith)

A taxing smile



Lt. Cmdr. Kris Coyne is one of the volunteers providing tax assistance at the Volunteer Income Tax Assistance centers. This free service is available on the first deck of Bldg. 455 and in Bldg. 791, Room H200 from 8 a.m. to 12 p.m. weekdays. The service is available by appointment to active duty and retired military personnel. (Photo by Art Frith)

Income tax refund-anticipation loans are: Payday loans by another name

BY LIFELINES RESEARCH STAFF

Income-tax refund-anticipation loans are nothing more than a costly version of a payday loan. Hundreds of military families that would never consider a payday loan are participating in refundanticipation loans at interest rates from 40 — up to 700 percent depending on the size of their expected refund.

A recently conducted nationwide survey found that two-thirds of those who had signed up for an advanced same-day payment, from a tax-preparation company, did not realize that they had entered into a loan agreement with exorbitant interest rates and administrative fees. The most recent government analysis indicates that consumers paid more than \$1 billion in refundanticipation loan interest fees and an additional \$389 million in administrative or application fees on top of the loan interest rate. Of particular concern, nearly 80 percent of these interest rates and fees were squeezed out of taxpayers with \$35,000 annual income or less — which covers a large segment of the junior enlisted population of the military. But even more disturbing are the thousands of military taxpayers who qualified for the earned income tax credit who took these loans.

The earned income tax credit is for people who work, but do not earn high incomes. If they qualify and claim the credit, they pay less federal tax, pay no tax or even receive a refund beyond the amount of tax withheld. The earned income tax credit is intended to boost the income of those who work and qualify. Yet, more than half - 50

percent — of those who are outlaw refund-anticipation enticed into taking these loans if any portion of the refund anticipation loans are recipients of the earned income tax credit proceeds. income tax credit. With check-cashing fees and loan National Consumer Law interest rates, these citi- Center, 53 percent of those zens paid more than threequarters of a billion dollars to get access to this government-sponsored benefit. A benefit distributed through our income-tax system and funded by the rest of the taxpayers. As a result, many states including Maryland, Connecticut, Arizona, New York, Ohio and Texas have passed laws or introduced legislation restricting rates or outlawing refund-anticipation loans. To protect a loss to the American taxpayers and the U.S. Treasury, a bill has been introduced in the Congress that would totally

loan is secured by earned

According \mathbf{to} using refund-anticipation loans have a high school education or less. HBSC/Household has reported that a majority of their refund-anticipation loan participants have an average annual income of less than \$18,000. Jackson Hewitt reported that 73 percent of refund-anticipation loan consumers made less than \$30,000 annually. Conversely, less than 10 percent of those who earned \$75,000 annually and/or were college educated have ever participated return anticipation in loans.



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